

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	Vincent W. Talbert; Thomas H. Keithly; Daniel A. Hirschfeld; Mark L. Lavelle;		
Title:	COMPUTER-IMPLEMENTED METHOD, SYSTEM AND APPARATUS FOR THE DYNAMIC VERIFICATION OF A CONSUMER ENGAGED IN A TRANSACTION WITH A MERCHANT AND AUTHORIZATION OF THE TRANSACTION		
Serial No.:	10/590,162	Filing Date:	July 12, 2007
Examiner:	Chang, Edward	Group Art Unit:	3692
Docket No.:	70481.115	Confirmation No.	4070

Irvine, California
November 23, 2011

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO FINAL OFFICE ACTION

Dear Examiner:

In response to the Final Office Action dated September 12, 2011, please amend the above-identified application as follows. An RCE accompanies this response.

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